

Information to identify the case:

Debtor 1	Michael Wayne Gunter	Social Security number or ITIN	xxx-xx-7998
	First Name Middle Name Last Name	EIN	-----
Debtor 2	Melissa Kay Gunter	Social Security number or ITIN	xxx-xx-7498
(Spouse, if filing)	First Name Middle Name Last Name	EIN	-----
United States Bankruptcy Court Western District of Virginia		Date case filed for chapter	7 5/10/17
Case number: 17-60949			

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Wayne Gunter	Melissa Kay Gunter
2. All other names used in the last 8 years		fka Melissa Kay Blankenship, fka Melissa Blankenship Layne
3. Address	3101 Link Road, Apt. 78 Lynchburg, VA 24503	3101 Link Road, Apt. 78 Lynchburg, VA 24503
4. Debtor's attorney	Margaret C. Valois James River Legal Associates 7601 Timberlake Road Lynchburg, VA 24502	Contact phone 434-845-4529 Email: <u>None</u>
5. Bankruptcy trustee	Hannah W. Hutman(436156) Hoover Penrod 342 S. Main Street Harrisonburg, VA 22801	Contact phone 5404332444 Email: <u>hhutman@hooverpenrod.com</u>

For more information, see page 2 >

Debtor Michael Wayne Gunter and Melissa Kay Gunter

Case number 17-60949

6. Bankruptcy clerk's office	1101 Court St., Room 166 Lynchburg, VA 24504	Hours open 8:00 a.m. – 4:30 p.m. Contact phone (434) 845-0317 Date: 5/10/17
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		
7. Meeting of creditors	June 13, 2017 at 02:00 PM	Location: cr mtg, LYN, US Courthouse, Rm 210, 1101 Court St., Lynchburg, VA 24504
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	*** Valid photo identification required ***
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 8/14/17
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

United States Bankruptcy Court
Western District of Virginia

In re:
Michael Wayne Gunter
Melissa Kay Gunter
Debtors

Case No. 17-60949-rbc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0423-6

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 46

Date Rcvd: May 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2017.

db/jdb +Michael Wayne Gunter, Melissa Kay Gunter, 3101 Link Road, Apt. 78,
Lynchburg, VA 24503-3246
4433871 +Appalachian Power, PO Box 24401, Canton, OH 44701-4401
4433877 +CNAC/TMC Finance, LLC, 2828 Canders Mountain Rd, Lynchburg, VA 24502-2210
4433874 +Centra Emergency Services, 2010 Atherholt Rd, Lynchburg, VA 24501-1106
4433875 +Centra Medical Group, PO Box 14000, Belfast, ME 04915-4033
4433876 +Chase Mortgage, PO Box 24696, Columbus, OH 43224-0696
4433878 +Comcast, 2820 Linkhorne Dr, Lynchburg, VA 24503-3347
4433879 +Cone Health, PO Box 650292, Dallas, TX 75265-0292
4433880 +Convergent Outsourcing, Inc., PO Box 1022, Wixom, MI 48393-1022
4433881 +Creditors Collection Service, PO Box 1022, Wixom, MI 48393-1022
4433883 +EOS CCA, 700 Longwater Dr, Norwell, MA 02061-1624
4433884 +First Virginia Financial Services, Inc., 3226 Old Forest Rd., Lynchburg, VA 24501-2336
4433885 +Greensboro Radiology, 1331 N Elm St #200, Greensboro, NC 27401-6304
4433888 +J. Frederick Watson, Esq., CASKIE & FROST, 2306 Atherholt Road, Lynchburg, VA 24501-2114
4433891 +Joyce Carter, 3101 Link Rd #78, Lynchburg, VA 24503-3246
4433889 +Joyce Carter, 3101 Link Road, Apt. 78, Lynchburg, VA 24503-3246
4433890 +Joyce Carter, 3101 Link Rd, Apt. 87, Lynchburg, VA 24503-3247
4433893 +Lendmark Financial Services, 105 Clarion Rd, Ste. K, Altavista, VA 24517-1168
4433892 +Lendmark Financial Services, 18013 Forest Rd, Ste. A-08, Forest, VA 24551-4303
4433894 +Lokate LLC, c/o Brownstone Properties, Inc., 3720 Old Forest Rd.,
Lynchburg, VA 24501-6904
4433895 +Lynchburg General District Court, 905 Court St, Lynchburg, VA 24504-1603
4433896 +Lynchburg General Hospital, 1901 Tate Springs Road, Lynchburg, VA 24501-1167
4433900 +Optimum Outcomes, Inc., PO Box 660943, Dallas, TX 75266-0943
4433902 +SCA Credit Services, Inc., 1502 Williamson Rd NE, Roanoke, VA 24012-5100
4433904 +SRS, Inc., 415 N Edgeworth St, Ste. 210, Greensboro, NC 27401-2071
4433905 +State Farm Life Insurance Company, PO Box 2364, Bloomington, IL 61702-2364
4433907 +SunTrust, PO Box 6600, Hagerstown, MD 21741-6600
4433908 +Target Corporation, c/o The Law Offices Michael I. Asen, PC, 2200 Northern Blvd, Ste. 110,
Greenvale, NY 11548-1220
4433909 The City of Lynchburg, Virginia, Billings & Collections, PO Box 9000, Lynchburg, VA 24505
4433910 The Moses H. Cone Memorial Hospital, 1121 N Church St, Greensboro, NC 27401
4433911 +US Department of Education, Direct Loan Servicing Center, PO Box 5609,
Greenville, TX 75403-5609
4433913 +VA League Central Credit Union, PO Box 11469, Lynchburg, VA 24506-1469

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mv@vbclegal.com May 10 2017 21:25:05 Margaret C. Valois,
James River Legal Associates, 7601 Timberlake Road, Lynchburg, VA 24502
tr +EDI: BWHWUTMAN.COM May 10 2017 21:13:00 Hannah W. Hutman(436156), Hoover Penrod,
342 S. Main Street, Harrisonburg, VA 22801-3628
ust +E-mail/Text: ustpregion04.rn.ecf@usdoj.gov May 10 2017 21:25:15 USTrustee,
Office of the United States Trustee, 210 First Street, Suite 505, Roanoke, VA 24011-1620
4433872 +E-mail/Text: collect@mybcu.org May 10 2017 21:25:21 Beacon Credit Union,
Attn: Bankruptcy Department, PO Box 4319, Lynchburg, VA 24502-0319
4433873 EDI: CAPITALONE.COM May 10 2017 21:13:00 Capital One, PO Box 30285,
Salt Lake City, UT 84130-0285
4433915 E-mail/Text: bankruptcy@dss.virginia.gov May 10 2017 21:25:15
Virginia Department of Social Services, 801 E Main Street, Richmond, VA 23219
4433882 +EDI: ESSL.COM May 10 2017 21:13:00 Dish Network, PO Box 94063, Palatine, IL 60094-4063
4433887 EDI: IRS.COM May 10 2017 21:13:00 Internal Revenue Service, Insolvency Unit,
400 N 8th St No. 76, Richmond, VA 23219
4433898 +EDI: NFCU.COM May 10 2017 21:13:00 Navy Federal Credit Union, 820 Follin Ln,
Vienna, VA 22180-4907
4433899 +E-mail/Text: bankruptcy@onlineis.com May 10 2017 21:25:24 Online Collections, PO Box 1489,
Winterville, NC 28590-1489
4433901 +E-mail/Text: bankruptcy@rentacenter.com May 10 2017 21:25:32 Rent-A-Center,
2323 Memorial Ave., Lynchburg, VA 24501-2600
4433903 +EDI: SWCR.COM May 10 2017 21:13:00 Southwest Credit Systems, 4120 International Parkway,
Suite 1100, Carrollton, TX 75007-1958
4433912 +E-mail/Text: bkr@taxva.com May 10 2017 21:25:25 Va Department Of Taxation,
Bankruptcy Unit, P O Box 2156, Richmond, VA 23218-2156
4433914 +EDI: VERIZONWIRE.COM May 10 2017 21:13:00 Verizon Wireless, PO Box 5029,
Wallingford, CT 06492-7529

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
4433906 Suntan City

District/off: 0423-6

User: admin
Form ID: 309A

Page 2 of 2
Total Noticed: 46

Date Rcvd: May 10, 2017

4433886* +Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
4433897* Margaret C. Valois, James River Legal Associates, 7601 Timberlake Road,
Lynchburg, VA 24502

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2017 at the address(es) listed below:
NONE.

TOTAL: 0